Authority to Cancel

Prepared By: Norman Kirubarani Mortgage Service Center 1 Mortgage Way, MS SV03 Mt. Laurel, New Jersey USA 08054-5452 Tel 800-449-8767

Date: April 4, 2012

When Recorded Return To: Indecomm Global Services 2925 Country Drive St. Paul, MN 55117

> Loan#: 0022180772 Invoice#: E1965108 Package#: 77619582 Document#: 2554817

TO THE CHANCERY CLERK OF, De Soto County, Mississippi:

You are hereby authorized and requested to enter satisfaction of and cancel of record a certain DEED OF TRUST executed by CRAIG DOWNING / RACHEL E DOWNING to CENDANT MORTGAGE CORPORATION, dated May 30, 2003 and recorded and filed for record June 27, 2003 in Book 1753 Page 0457 of the records of Deeds in your office.

WITNESS this 4th day of April, 2012

PHH MORTGAGE CORPORATION f.k.a. CENDANT MORTGAGE CORPORATION

Ву

Pam Iserman, Assistant Vice President

STATE OF Minnesota))SS

COUNTY OF Ramsey

On April 4, 2012 before me, the undersigned, a Notary Public in and for said State personally appeared Pam Iserman the Assistant Vice President, of PHH MORTGAGE CORPORATION f.k.a. CENDANT MORTGAGE CORPORATION, personally known to me to be the person whose name is subscribed to the within instrument and acknowledged to me that s/he executed the same in his/her authorized capacity, and that by his/her signature on the instrument the entity upon behalf of which the person acted, executed the instrument. WITNESS my hand and official seal.

Mark Jordan, Notary Public

My Commission Expires: January 31, 2014

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